

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Ramos</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Daphne</u>	<u>Y. Ramos</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>	
Case number (if known)	<u>19-17748/MBK</u>	

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$390,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$62,305.87</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$452,305.87</u>

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$273,012.00</u>
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3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>\$184,772.00</u>

Your total liabilities

\$457,784.00

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$7,340.45</u>
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5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i>	<u>\$6,829.74</u>
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Debtor 1 **Michael**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*. Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$8,316.34

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ <u>\$0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$0.00</u>

Fill in this information to identify your case:

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	First Name	Last Name
United States Bankruptcy Court for the:		<u>District of New Jersey</u>
Case number (if known)	<u>19-17748/MBK</u>	

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☒ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.
- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																				
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$4,038.45</u>	<u>\$722.48</u>																				
3. Alimony and maintenance payments. Do not include payments from a spouse.	<u>\$0.00</u>	<u>\$0.00</u>																				
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>																				
5. Net income from operating a business, profession, or farm	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from a business, profession, or farm	<u>\$0.00</u>	<u>\$0.00</u>	<table border="0"> <tr> <td></td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	Net monthly income from a business, profession, or farm	<u>\$0.00</u>
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	Copy here → <u>\$0.00</u>	Copy here → <u>\$0.00</u>																				
6. Net income from rental and other real property	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$1,350.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$1,350.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$1,350.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from rental or other real property	<u>\$1,350.00</u>	<u>\$0.00</u>	<table border="0"> <tr> <td></td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	Net monthly income from rental or other real property	<u>\$0.00</u>
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Debtor 1 **Michael** **Ramos**
 Debtor 2 **Daphne** **Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$0.00	\$0.00
8. Unemployment compensation	\$1,142.17	\$1,063.24
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you..... \$0.00 For your spouse..... \$0.00		
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$0.00	\$0.00
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.		
Pro-Rated Tax Refund	\$0.00	\$0.00
Total amounts from separate pages, if any.	+	+
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$6,530.62	\$1,785.72
		= \$8,316.34
		Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$8,316.34

13. Calculate the marital adjustment. Check one:

☐ You are not married. Fill in 0 below.

☒ You are married and your spouse is filing with you. Fill in 0 below.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

Total.....	\$0.00

Copy here. → - \$0.00

14. Your current monthly income. Subtract the total in line 13 from line 12. \$8,316.34

Debtor 1 **Michael** **Ramos**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → \$8,316.34
 Multiply line 15a by 12 (the number of months in a year). **x 12**
 15b. The result is your current monthly income for the year for this part of the form..... \$99,796.08

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. New Jersey
 16b. Fill in the number of people in your household. 5
 16c. Fill in the median family income for your state and size of household. \$143,345.00
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)

18. Copy your total average monthly income from line 11. \$8,316.34

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. - \$0.00
 19b. Subtract line 19a from line 18. \$8,316.34

20. Calculate your current monthly income for the year. Follow these steps.

20a. Copy line 19b..... \$8,316.34
 Multiply by 12 (the number of months in a year). **x 12**
 20b. The result is your current monthly income for the year for this part of the form. \$99,796.08
 20c. Copy the median family income for your state and size of household from line 16c. \$143,345.00

21. How do the lines compare?

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Michael Ramos
 Signature of Debtor 1

Date 11/09/2021
 MM/ DD/ YYYY

X /s/ Daphne Y. Ramos
 Signature of Debtor 2

Date 11/09/2021
 MM/ DD/ YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case and this filing:

Debtor 1	<u>Michael</u>	<u>Ramos</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Daphne</u>	<u>Y. Ramos</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>	
Case number	<u>19-17748/MBK</u>	

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 11 Center Street

Street address, if available, or other description

Eatontown, NJ 07724

City State ZIP Code

Monmouth

County

What is the property? Check all that apply.

- ☐ Single-family home
☒ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local

Property was purchased by
Debtors on or about August 26,

property identification number: 2016 for \$310,000.00.

Source of Value:

Debtors list the value of their property at the price it was appraised for on or about July 14, 2021 by certified appraiser, John Mack, Mack Appraisal Service, 39 Whitfield Street, Caldwell, NJ 07006 (973) 226-4144. Property is secured and encumbered by a first mortgage held by Lakeview Loan Servicing LLC c/o LoanCare, which totals approximately \$273,012.00. Debtors are proposing to pay any non-exempt equity into their Chapter 13 plan after a liquidation analysis: \$390,000.00 (Market Value) - \$39,000.00 (10% cost of sale/admin. fees) = \$351,000.00 - \$273,012.00 (Approximate payoff amount for first mortgage) = \$77,988.00 - \$50,300.00 (exemption per 11 U.S.C. sec. 522(d)(1)) - \$110.00 (Debtors' unused Federal Wildcard Exemption under sec. 522(d)(5)) = \$27,578.00. Based on the analysis above, the Debtors have \$27,578 of non-exempt equity, which shall be paid into their Chapter 13 plan over 5 years.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$390,000.00

Current value of the portion you own?

\$390,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint Tenant

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

→ \$390,000.00

Debtor 1 **Michael** **Ramos**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name

Case number (if known) **19-17748/MBK**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☒ Yes

3.1 Make: Volkswagen Who has an interest in the property? Check one.
 Model: Jetta ☐ Debtor 1 only
Wolfsburg ☐ Debtor 2 only
 Year: 2010 ☒ Debtor 1 and Debtor 2 only
 Approximate mileage: 68,000 ☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$6,402.00</u>	<u>\$6,402.00</u>

Other information:

Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of November 3, 2021).

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

→ \$6,402.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.....

Debtor's Household Goods. No particular item exceeds \$625.00 in market value.

\$15,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No
☐ Yes. Describe.....

Debtor 1	Michael		Ramos		
Debtor 2	Daphne	Y.	Ramos		Case number (if known) 19-17748/MBK
	First Name	Middle Name	Last Name		

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No
☐ Yes. Describe..... _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No
☐ Yes. Describe..... _____

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No
☐ Yes. Describe..... _____

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☒ Yes. Describe..... Debtor's Clothing. **\$1,000.00**

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☒ Yes. Describe..... Debtors' Jewelry. **\$3,000.00**

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No
☐ Yes. Describe..... _____

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No
☐ Yes. Describe..... _____

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here..... →

\$19,000.00

Part 4: Describe Your Financial Assets

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	

Case number (if known) **19-17748/MBK**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes..... Cash.....

\$40.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking account: Valley National Bank, Ocean, NJ. \$2,000.00

17.2. Checking account: Valley National Bank, Ocean, NJ. \$200.00

17.3. Savings account: _____

17.4. Savings account: _____

17.5. Certificates of deposit: _____

17.6. Other financial account: _____

17.7. Other financial account: _____

17.8. Other financial account: _____

17.9. Other financial account: _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	

Case number (if known) **19-17748/MBK**

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No
☐ Yes. Give specific information about them.....

Name of entity: _____ % of ownership: _____

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them.....

Issuer name: _____

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
☒ Yes. List each account separately.

Type of account: _____ Institution name: _____

401(k) or similar plan: **Costco Retirement Plan. Value listed as of September 30, 2021.** **\$14,049.10**

401(k) or similar plan: **Robinson Family Chiropractic Retirement Plan. Value listed as of September 30, 2021.** **\$20,314.77**

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes.....

Institution name or individual: _____

Electric: _____

Gas: _____

Heating oil: _____

Security deposit on rental unit: _____

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	Case number (if known) 19-17748/MBK

Prepaid rent: _____

Telephone: _____

Water: _____

Rented furniture: _____

Other: _____

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
☐ Yes.....

Issuer name and description:

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No
☐ Yes. Give specific
information about them....

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes. Give specific
information about them....

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes. Give specific
information about them....

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

Debtor 1	Michael		Ramos		
Debtor 2	Daphne	Y.	Ramos		Case number (if known) 19-17748/MBK
	First Name	Middle Name	Last Name		

28. **Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
State: _____
Local: _____

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony: _____
Maintenance: _____
Support: _____
Divorce settlement: _____
Property settlement: _____

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information.....

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value....

Company name:

Beneficiary:

Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	

Case number (if known) **19-17748/MBK**

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

35. **Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information.....

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →**

\$36,903.87

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

☒ No

☐ Yes. Describe.....

39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe.....

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☒ No

☐ Yes. Describe.....

41. **Inventory**

☒ No

☐ Yes. Describe.....

42. **Interests in partnerships or joint ventures**

☒ No

☐ Yes. Describe.....

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	

Case number (if known) **19-17748/MBK**

Name of entity: _____ % of ownership: _____ % _____

43. **Customer lists, mailing lists, or other compilations**

- ☒ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
☒ No
☐ Yes. Describe.....

44. **Any business-related property you did not already list**

- ☒ No
☐ Yes. Give specific information.....

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....→**

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes.....

48. **Crops—either growing or harvested**

- ☒ No
☐ Yes. Give specific information.....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No
☐ Yes.....

Debtor 1	Michael		Ramos		
Debtor 2	Daphne	Y.	Ramos		
	First Name	Middle Name	Last Name		Case number (if known) 19-17748/MBK

50. **Farm and fishing supplies, chemicals, and feed**

☒ No
☐ Yes.....

51. **Any farm- and commercial fishing-related property you did not already list**

☒ No
☐ Yes. Give specific information.....

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →**

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☒ No
☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here..... →**

\$0.00

Part 8: List the Totals of Each Part of this Form

55. **Part 1: Total real estate, line 2..... →**

\$390,000.00

56. **Part 2: Total vehicles, line 5** \$6,402.00

57. **Part 3: Total personal and household items, line 15** \$19,000.00

58. **Part 4: Total financial assets, line 36** \$36,903.87

59. **Part 5: Total business-related property, line 45** \$0.00

60. **Part 6: Total farm- and fishing-related property, line 52** \$0.00

61. **Part 7: Total other property not listed, line 54** + \$0.00

62. **Total personal property.** Add lines 56 through 61.....

\$62,305.87

Copy personal property total →

+ \$62,305.87

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	Case number (if known) 19-17748/MBK

63. **Total of all property on Schedule A/B.** Add line 55 + line 62.....

\$452,305.87

Debtor 1	<u>Michael</u>		<u>Ramos</u>	
Debtor 2	<u>Daphne</u>	<u>Y.</u>	<u>Ramos</u>	Case number (if known) <u>19-17748/MBK</u>
	First Name	Middle Name	Last Name	

SCHEDULE A/B: PROPERTY
Continuation Page

17. **Deposits of money**

Checking account:

Valley National Bank, Ocean, NJ.

\$300.00

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Ramos</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Daphne</u>	<u>Y. Ramos</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>	
Case number (if known)	<u>19-17748/MBK</u>	

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>11 Center Street Eatontown, NJ 07724</u>	<u>\$390,000.00</u>	<input checked="" type="checkbox"/> <u>\$50,300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(1)</u>
Line from Schedule A/B: <u>1.1</u>		<input checked="" type="checkbox"/> <u>\$110.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Brief description: <u>2010 Volkswagen Jetta Wolfsburg</u> Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of November 3, 2021).	<u>\$6,402.00</u>	<input checked="" type="checkbox"/> <u>\$6,402.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(2)</u>
Line from Schedule A/B: <u>3.1</u>			

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	Case number (if known) <u>19-17748/MBK</u>

Part 2: Additional Page

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 **Michael** **Ramos**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name Case number (if known) 19-17748/MBK

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Debtor's Household Goods. No particular item exceeds \$625.00 in market value. Line from Schedule A/B: <u>6</u>	<u>\$15,000.00</u>	<input checked="" type="checkbox"/> <u>\$15,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Debtor's Clothing. Line from Schedule A/B: <u>11</u>	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Debtors' Jewelry. Line from Schedule A/B: <u>12</u>	<u>\$3,000.00</u>	<input checked="" type="checkbox"/> <u>\$3,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Cash Line from Schedule A/B: <u>16</u>	<u>\$40.00</u>	<input checked="" type="checkbox"/> <u>\$40.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Valley National Bank, Ocean, NJ. Checking account Line from Schedule A/B: <u>17</u>	<u>\$2,000.00</u>	<input checked="" type="checkbox"/> <u>\$2,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Valley National Bank, Ocean, NJ. Checking account Line from Schedule A/B: <u>17</u>	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Valley National Bank, Ocean, NJ. Checking account Line from Schedule A/B: <u>17</u>	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Costco Retirement Plan. Value listed as of September 30, 2021. Line from Schedule A/B: <u>21</u>	<u>\$14,049.10</u>	<input checked="" type="checkbox"/> <u>\$14,049.10</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)

Debtor 1 **Michael** **Ramos**
Debtor 2 **Daphne** **Y.** **Ramos**
First Name Middle Name Last Name Case number (if known) 19-17748/MBK

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Robinson Family Chiropractic Retirement Plan. Value listed as of September 30, 2021.	\$20,314.77	<input checked="" type="checkbox"/> \$20,314.77 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Line from Schedule A/B: 21			

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Ramos</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Daphne</u>	<u>Y. Ramos</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>	
Case number (if known)	<u>19-17748/MBK</u>	

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed ☐ Not Employed

Manager/PTA

Robinson Family Chiropractic

1444 East St. Georges Avenue
Number Street

Linden, NJ 07036
City State Zip Code

11 years

Debtor 2 or non-filing spouse

☒ Employed ☐ Not Employed

Stock Clerk

Costco

18 US 9 North
Number Street

Morganville, NJ 07751
City State Zip Code

5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2. <u>\$5,833.32</u>	2. <u>\$2,286.96</u>
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	3. + <u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$5,833.32</u>	4. <u>\$2,286.96</u>

Debtor 1 **Michael** **Ramos**
 Debtor 2 **Daphne** **Y. Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....→	4. \$5,833.32	\$2,286.96
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$1,565.40	\$376.22
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: See additional page	5h. + \$75.60	+ \$466.79
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$1,640.99	\$843.01
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$4,192.33	\$1,443.95
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$1,350.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	8f. \$0.00	\$0.00
Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: See additional page	8h. + \$226.75	+ \$127.42
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$1,576.75	\$127.42
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10. \$5,769.08	+ \$1,571.37 = \$7,340.45
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. + \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies		12. \$7,340.45 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: The Debtors are currently not receiving rent rolls (as of November 2021) as their tenant just moved out. However, the debtors are currently fixing said apartment and anticipate renting it out in the next month, which is why they are disclosing it as income on their schedule I.		

Debtor 1 **Michael** **Ramos**
Debtor 2 **Daphne** **Y.** **Ramos**
First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

Amount

5h. Other Deductions For Debtor 1

Profit Share Loan (401K Loan) \$75.60

5h. Other Deductions For Debtor 2 or non-filing spouse

401K Contribution \$182.95

Dental Insurance \$45.50

Medical Insurance \$238.33

8h. Other monthly income For Debtor 1

Pro-Rated Tax Refund \$226.75

8h. Other monthly income For Debtor 2 or non-filing spouse

Pro-Rated Tax Refund \$127.42

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Ramos</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Daphne</u>	<u>Y. Ramos</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>	
Case number (if known)	<u>19-17748/MBK</u>	

Check if this is:

☒ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

3

☐ No. ☒ Yes.

Child

1

☐ No. ☒ Yes.

Child

4 Months

☐ No. ☒ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$2,341.95

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$350.00

4d. Homeowner's association or condominium dues

4d. \$0.00

Debtor 1 **Michael**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

		Your expenses	
5.	Additional mortgage payments for your residence , such as home equity loans	5.	\$0.00
6.	Utilities:		
6a.	Electricity, heat, natural gas	6a.	\$250.00
6b.	Water, sewer, garbage collection	6b.	\$80.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$400.24
6d.	Other. Specify: _____	6d.	\$0.00
7.	Food and housekeeping supplies	7.	\$1,200.00
8.	Childcare and children's education costs	8.	\$0.00
9.	Clothing, laundry, and dry cleaning	9.	\$350.00
10.	Personal care products and services	10.	\$200.00
11.	Medical and dental expenses	11.	\$75.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$350.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$200.00
14.	Charitable contributions and religious donations	14.	\$0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	\$0.00
15b.	Health insurance	15b.	\$0.00
15c.	Vehicle insurance	15c.	\$119.55
15d.	Other insurance. Specify: _____	15d.	\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$0.00
17.	Installment or lease payments:		
17a.	Car payments for Vehicle 1	17a.	\$355.00
17b.	Car payments for Vehicle 2	17b.	\$0.00
17c.	Other. Specify: _____	17c.	\$0.00
17d.	Other. Specify: _____	17d.	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19.	\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a.	Mortgages on other property	20a.	\$0.00
20b.	Real estate taxes	20b.	\$0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$0.00
20e.	Homeowner's association or condominium dues	20e.	\$0.00

Debtor 1 **Michael** **Ramos**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

21. **Other.** Specify: See Additional Page

21. + \$558.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$6,829.74

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$6,829.74

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$7,340.45

23b. Copy your monthly expenses from line 22c above.

23b. - \$6,829.74

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$510.71

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

Debtor 1	Michael		Ramos	
Debtor 2	Daphne	Y.	Ramos	
	First Name	Middle Name	Last Name	Case number (if known) 19-17748/MBK

21. **Other**

	Amount
Diapers, formula, etc.	\$208.00
Vitamins & Health Supplements	\$50.00
Vision/Prescription Lenses Expenses (Pro-Rated)	\$50.00
Average Monthly Vehicle Maintenance Expense	\$100.00
Pro-Rated Monthly Car Registration, Tax Prep & Legal Svcs.	\$100.00
Work Clothes/Shoes	\$50.00

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Ramos</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Daphne</u>	<u>Y. Ramos</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>	
Case number (if known)	<u>19-17748/MBK</u>	

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?



No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

/s/ Michael Ramos

Michael Ramos, Debtor 1

X

/s/ Daphne Y. Ramos

Daphne Y. Ramos, Debtor 2

Date 11/09/2021

MM/ DD/ YYYY

Date 11/09/2021

MM/ DD/ YYYY